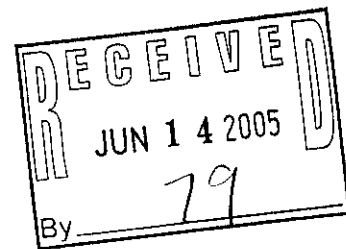




A Better Way To Bank



June 7, 2005

Robert E. Feldman, Executive Secretary
Attention: Comments, Federal Deposit Insurance Corporation
550 17th Street, NW
Washington, DC 20429

Dear Mr. Feldman:

I strongly disagree with the proposed classification system of Commercial Credit Exposures. The current classifications of "special mention," "substandard" and "doubtful" should be left in place.

Sincerely,

A handwritten signature in cursive script that reads "Jerry T. Wilson".

Jerry T. Wilson
CEO

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